



Order Filed on March 26, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Bernstein-Burkley, P.C.
Keri P. Ebeck, Esquire
Bar No. 262092017
707 Grant Street, Suite 2200, Gulf Tower
Pittsburgh, PA 15219
(412) 456-8112

ATTORNEY FOR CREDITOR: CONSUMER PORTFOLIO SERVICES

**IN THE BANKRUPTCY COURT FOR THE
DISTRICT OF NEW JERSEY (TRENTON)
HONORABLE KATHRYN C. FERGUSON**

In re: : Case No. 18-20286-KCF
:
NANCY M NALBONE :
:
Debtor, :
: Chapter 13
:
: Hearing Date: February 27, 2019
:
_____ :

**CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM STAY DATED
JANUARY 16, 2019**

**CONSENT ORDER MODIFYING STAY AS TO MOTOR VEHICLE
2012 DODGE JOURNEY UTILITY 4D SE 2.4 L, VIN # 3C4PDCAB5CT203784**

The relief set forth on the following pages, number one (1) through four (6) is hereby
ORDERED.

DATED: March 26, 2019



Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

Debtors: Nancy M. Nalbhone
Case No.: 18-20286-KCF
Caption of Order: Consent Order Modifying Stay as to Personal Property

1. The 11 U.S.C. §362(a) Stay as to Consumer Portfolio Services, Inc., (“Movant”), with respect to the personal property of Debtor’s described as a 2012 Dodge Journey utility 4D SE 2.4L I4, VIN# 3C4PDCAB5CT203784, in accordance with the agreement of the Debtor and Movant is hereby modified and shall remain in effect PROVIDED THAT Debtor comply with the following terms and conditions:

The arrears are \$376.94 as of the date of this Consent Order. Debtors shall cure the arrears and fees and costs by making a payment of \$376.94 by March 31, 2019.

Debtors shall then be responsible for timely making all future regular monthly payments to Movant starting with the payment of \$376.94 due on April 25, 2019. Failure to make future monthly payments shall also be cause for default under this Consent Order.

2. The term “payment” as set forth in Paragraph 1, *supra*, does not include a check that is returned due to insufficient funds, account closed or is otherwise not capable of negotiation for any other reason.

3. Debtors will be in default under the Consent Order in the event that Debtors fail to comply with the payment terms and conditions in Paragraph 1, *supra*. If Debtors fail to cure the default within ten (30) days from the date of default, Movant may file a Certification of Default on five (5) days’ notice to Debtors’, counsel for Debtors and the Chapter 13 Trustee for an Order lifting the automatic Stay imposed under 11 U.S.C. §362(a) and permitting Movant to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing sale of the motor vehicle without regard to any future conversion of this matter to a different form of bankruptcy.

Debtors: Nancy M. Nalbome
Case No.: 18-20286-KCF
Caption of Order: Consent Order Modifying Stay as to Personal Property

4. The failure of Movant to file a notice of default will not be construed or act as a waiver of any of the rights of Movant under the Consent Order.

5. In the event the Debtors convert to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtors shall pay all pre-petition arrears and post-petition arrears within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter.

6. Movant's fees and costs of \$531 are to be paid through the Chapter 13 Plan.

We hereby Consent to the form and entry of the foregoing Order.

<p><u>/s/ Keri P. Ebeck</u> Keri P. Ebeck , Esquire Bernstein-Burkley, P.C. 707 Grant Street, Suite 2200 Gulf Tower Pittsburgh, PA 15219 (412) 456-8112 Email: kebeck@bernsteinlaw.com</p>	<p><u>/s/</u> John Zimnis, Esquire Law Offices of Peter E. Zimnis 1245 Whitehorse-Mercerville Road Suite 412 Trenton, NJ 08619 (609) 581-9353 Email: njbankruptcylaw@aol.com</p>
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Dated: March 4, 2019